

Information to identify the case:

Debtor 1	<u>Rodrigo Goncalves</u>	Social Security number or ITIN	xxx-xx-4148
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	20-21674-RG		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Rodrigo Goncalves

3/20/25

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Rodrigo Goncalves
Debtor

Case No. 20-21674-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Mar 20, 2025

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 22, 2025:

Recip ID	Recipient Name and Address
db	+ Rodrigo Goncalves, 10 Bussell Court, Dumont, NJ 07628-1803
518989555	+ Alpha Recovery Corp, 5660 Greenwood Plaza Boulevard, Suite 101, Englewood, CO 80111-2416
518989563	CMRE Financial Service Services, Inc., 3075 E. Imperial Hwy #200, Brea, CA 92821-6753
518989565	+ HackensackUMC at Pascack Valley, PO Box 416899, Boston, MA 02241-6899
518989570	+ QUICKEN LOANS, ATTN: BANKRUPTCY, 1050 WOODWARD AVENUE, DETROIT, MI 48226-3573
519054987	+ Quicken Loans, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408
518989579	+ US BANK NA RETAIL LE, ATTN: BANKRUPTCY, PO BOX 3447, OSHKOSH, WI 54903-3447

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 20 2025 20:45:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 20 2025 20:45:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518989556	+ Email/PDF: bncnotices@becket-lee.com	Mar 20 2025 21:04:20	AMEX, CORRESPONDENCE/BANKRUPTCY, PO BOX 981540, EL PASO, TX 79998-1540
519013921	Email/PDF: bncnotices@becket-lee.com	Mar 20 2025 21:04:14	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518989557	^ MEBN	Mar 20 2025 20:41:37	Apothaker Scian, PC, 520 Fellowship Rd Ste C306 PO Box 5496, Mount Laurel, NJ 08054-5496
518989558	+ EDI: BANKAMER	Mar 21 2025 00:29:00	BANK OF AMERICA, 4909 SAVARESE CIRCLE, FL1-908-01-50, TAMPA, FL 33634-2413
519039043	EDI: Q3GTBI	Mar 21 2025 00:29:00	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 788, Kirkland, WA 98083-0788
518989559	+ EDI: CAPITALONE.COM	Mar 21 2025 00:29:00	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
518989560	+ Email/Text: bankruptcy@cavps.com	Mar 20 2025 20:46:00	CAVALRY PORTFOLIO SERVICES, 500 SUMMIT LAKE DRIVE, VALHALLA, NY 10595-2321
518989561	+ EDI: JPMORGANCHASE	Mar 21 2025 00:29:00	CHASE AUTO FINANCE, ATTN: BANKRUPTCY, PO BOX 901076, FORT WORTH, TX 76101-2076
518989562	+ EDI: JPMORGANCHASE	Mar 21 2025 00:29:00	CHASE CARD SERVICES, ATTN: BANKRUPTCY, PO BOX 15298, WILMINGTON, DE 19850-5298
519030737	+ Email/Text: bankruptcy@cavps.com		

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		Mar 20 2025 20:46:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
518989564	Email/Text: collecadminbankruptcy@fnni.com	Mar 20 2025 20:44:00	FIRST NATIONAL BANK OF OMAHA, ATTN: BANKRUPTCY, PO BOX 3128, OMAHA, NE 68103
518989566	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 20 2025 20:45:00	MIDLAND FUND, ATTN: BANKRUPTCY, 350 CAMINO DE LA REINE STE 100, SAN DIEGO, CA 92108-3007
519001084	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 20 2025 20:45:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
518989567	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Mar 20 2025 20:44:00	NISSAN MOTOR ACCEPTANCE CORP/INFINITI, ATTN: BANKRUPTCY, PO BOX 660360, DALLAS, TX 75266-0360
518989569	Email/Text: signed.order@pfwattorneys.com	Mar 20 2025 20:43:00	Pressler and Pressler, LLP, 7 Entin Rd., Parsippany, NJ 07054
518989571	+ Email/Text: ngisupport@radiusgs.com	Mar 20 2025 20:44:00	Radius Global Solutions LLC, PO Box 357, Ramsey, NJ 07446-0357
518989572	+ Email/Text: enotifications@santanderconsumerusa.com	Mar 20 2025 20:45:00	SANTANDER CONSUMER USA, ATTN: BANKRUPTCY, 10-64-38-FD7 601 PENN ST, READING, PA 19601-3544
518989574	+ EDI: SYNC	Mar 21 2025 00:29:00	SYNCHRONY BANK/CARE CREDIT, C/O PO BOX 965036, ORLANDO, FL 32896-0001
518989573	+ Email/Text: compliance@sentrycredit.com	Mar 20 2025 20:46:00	Sentry Credit Inc., PO Box 12070, Everett, WA 98206-2070
518989575	+ EDI: LCITDAUTO	Mar 21 2025 00:29:00	TD AUTO FINANCE, PO BOX 9223, FARMINGTON, MI 48333-9223
518989576	EDI: TDBANKNORTH.COM	Mar 21 2025 00:29:00	TD BANK, ATTN: BANKRUPTCY, 1701 RT 70 E, CHERRY HILL, NJ 08034
518989577	+ EDI: Q3GTBI	Mar 21 2025 00:29:00	THE BUREAUS INC, ATTN: BANKRUPTCY, 650 DUNDEE RD, STE 370, NORTHBROOK, IL 60062-2757
518989578	+ Email/Text: BCN@timepayment.com	Mar 20 2025 20:45:00	TIMEPAYMENT CORP, LLC., ATTN: BANKRUPTCY, 1600 DISTRICT AVE, STE 200, BURLINGTON, MA 01803-5076
519028624	EDI: USBANKARS.COM	Mar 21 2025 00:29:00	USB Leasing LT, c/o U.S. Bank National Association, Bankruptcy Department, PO Box 5229, Cincinnati, Ohio 45201-5229

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518989568	*+	NISSAN MOTOR ACCEPTANCE CORP/INFINITI, ATTN: BANKRUPTCY, PO BOX 660360, DALLAS, TX 75266-0360
518989580	*+	US BANK NA RETAIL LE, ATTN: BANKRUPTCY, PO BOX 3447, OSHKOSH, WI 54903-3447

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0312-2

User: admin

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Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 22, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 20, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Quicken Loans LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Russell L. Low	on behalf of Debtor Rodrigo Goncalves ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5